



THE CITY OF
OXFORD

CITY OF OXFORD REQUEST FOR QUALIFICATIONS FOR INSURANCE CONSULTANT

Prepared By:
City of Oxford
Public Works Department
107 Courthouse Square
Oxford, Mississippi 38655



THE CITY OF OXFORD

REQUEST FOR QUALIFICATIONS

The Mayor and Board of Aldermen of the City of Oxford, Mississippi, will receive QUALIFICATIONS for the following:

CITY OF OXFORD INSURANCE CONSULTING SERVICES

All proposals must be received by the City Clerk's office at City Hall, 107 Courthouse Square, Oxford, MS 38655 on or prior to 2:00 PM CST, Monday, October 1, 2018. Proposals must be submitted in a sealed envelope and plainly marked: "CITY OF OXFORD INSURANCE CONSULTING SERVICES."

The QUALIFICATIONS must adhere to the requirements established in the *Request for Qualifications (RFQ)- Insurance Consulting Services* which may be obtained by contacting the City of Oxford Public Works Department at (662) 236-1206 or mlevy@oxfordms.net. The RFQ outlines the scope of services requested by the City for the review, programming, and recommendations for the City of Oxford's insurance program. The selected consultant **will not be allowed to sell or broker any insurance products** to the City of Oxford. Qualifications will be examined in the City of Oxford Public Works Department.

The Mayor and Board of Aldermen reserve the right to reject any/or all proposals and waive any informality.

/s/Robyn Tannehill, Mayor

/s/Ashley Atkinson, City Clerk

PUBLISH: Friday, August 31, 2018
 Friday, September 7, 2018

I. INTRODUCTION AND PURPOSE

The City of Oxford, Mississippi (hereinafter referred to as the “City”) is requesting qualifications (“RFQ”) from a Mississippi-licensed insurance firm to act as the City’s advisor and professional consultant (“Consultant” or “Respondent”). The City seeks to obtain professional insurance consulting services specifically regarding the following policies:

- Property Coverage
- Cyber Coverage
- Employee Liability Coverage
- Mississippi Municipal Liability Coverage
- Physical Damage Policy
- Any other coverage requested by the City or recommended by the Consultant.

The Consultant shall provide the City with a proposal that address the services set forth in the Scope section of this RFQ in accordance with the terms set forth herein.

The City is seeking an hourly fee structure with a not-to-exceed monthly estimate. Although cost will be a consideration in selecting the Consultant, the City is not obligated to award a contract for the consulting services solely on the basis of a fee. The City reserves the right to use other subjective criteria and will award the Consultant, whom in the opinion of the City, will best serve the interests and needs of the City. The City also reserves the right to waive any minor informalities or irregularities in any submission and to reject any or all submissions.

The City reserves the right to cancel the RFQ at any time prior to making a selection. If the Consultant cannot furnish any of the services in the manner requested, the Consultant shall attach an explanatory memo describing any variations between the City’s specifications and its submission in response to this RFQ.

Inquiries regarding this Request for Qualifications shall be emailed, on or before, September 20th, to the following:

Bart Robinson, P.E.
CFO, Public Works Director, and City Engineer
107 Courthouse Square
Oxford, MS 38655
bartr@oxfordms.net
[cc. mlevy@oxfordms.net](mailto:cc.mlevy@oxfordms.net)

No oral requests will be accepted, and no oral answers/responses will be given. To ensure the fair and consistent distribution of information, all questions will be emailed and returned firms whose name is on the planholder’s

list.

Any revisions to the solicitation will be made only by an addendum issued by the City, which will be emailed to firms on the plan holder's list. It is the responsibility of the firm to make sure their company information is on the list.

II. SCHEDULE OF EVENTS

The following Schedule of Events represents the City's best estimate of the schedule that shall be followed. The City reserves the right at its sole discretion to adjust this schedule as it deems necessary.

Published RFQ Date	August 31 and September 7
Deadline for Written Questions	September 20
City Response to Questions Posted	September 21
Deadline for Submission of Proposal	October 1
Interview (if held)	October 2
Evaluations of Proposals Completed	October 2
Notice of Intent to Award	October 2

Project restraints may cause these dates to change. **In no event shall the deadline for submission of the proposal be changed except by written modification by the City.**

III. SCOPE OF SERVICES:

Assigned Personnel: The Consultant shall designate a principal to be assigned to this account to act as the primary contact for the City. The City must approve the principal and any other personnel assigned to perform services for the City (hereafter collectively referred to as "assigned personnel"). If for any reason the City finds, in its sole discretion, that the service provided by any assigned personnel is unsatisfactory, the Consultant will agree to assign replacement personnel that must be approved by the City. Personnel assigned to the account must have a minimum of five (5) years full time experience as an insurance consultant and a minimum of five (5) years full time experience with public entities insured and self-insured insurance program management is preferred.

Program Administration: Program administration shall include, but not be limited to the following:

- Act as an independent insurance advisor to the City and proactively provide ongoing unbiased professional advice and recommendations that benefits the City.
- Proactively provides ongoing review and analysis of the City's insurance programs and identification of risk transfer and risk financing options.
- Be familiar with the major exposures of the City.

- Be familiar with the coverage provided by all relevant insurance policies and documents issued to the City.
- Assure that insurance policies are placed in a timely manner, without lapse in coverage periods, with reputable and financially responsible insurers.
- Provide early notice of rate and coverage changes or renewal problems through a process to be mutually agreed upon with the City.
- Assure all policies are reviewed by Consultant and policies are provided to the City before renewal date or within 30 days of receipt.
- Review loss runs annually and provide a loss analysis when requested for each policy written 45 days prior to renewal.
- Upon request of the City, but at least once a year, provide a comprehensive report that reviews all of the City's insurance programs.
- Through a mutually agreed upon process, monitor the City's operations and loss exposures and make any appropriate recommendations for coverage changes or new coverage.
- Be available to answer questions or obtain answers from underwriters for policy coverage questions.
- Meet with City staff and designated representatives as reasonably requested.
- Provide consultation service and written reports as normally expected of a professional consultant to a client.
- Provide loss control services and assistance with claims as requested by the City.
- Assist in analyzing loss exposures from existing and new operations and determine the appropriate risk management alternatives, including types, availability, costs and extent of coverage that should be considered.
- Develop an annual program for procuring insurance proposals from local Brokers. The program must be a typed report that gives Brokers all relevant information so that local agents can provide apples-to-apples quotes in the fairest way possible.

Consulting services must be provided for annual policy renewals and on an as needed basis. The selected consultant must provide a thorough renewal presentation each year at least thirty (30) days before current policy expiration date with policy recommendations to include an analysis of available alternatives in consideration of City's exposures. Consulting services must also include market research, policy endorsements, certificates of insurance, and coverage consultation on claims filed against the City. The Consultant will also advise on a continuing basis, and in a timely manner, of any and all significant matters and developments regarding carrier service issues.

Authorization: Consultant shall be authorized to represent and assist the City in all discussions and transactions with insurers relating to the lines of insurance listed in the INTRODUCTION, but **shall not place any insurance on behalf of the City.**

Compensation: The selected Consultant shall provide a monetary estimate for providing the services to the City based on an hourly rate with an estimated not to exceed price. If there is a significant change in the City's operations or exposures that affects the nature and scope of its insurance program and/or service needs,

Consultant and the City both agree to renegotiate the Consultant's compensation in good faith as appropriate.

Term: The initial consulting term is for one (1) year. The City shall have the option to extend the initial term for four (4) additional one-year periods.

Policy Review: Review policies and other documents in detail within 14 days of receipt of the documents. Check the wording and accuracy of each policy, binder, certificate, endorsement or other documents received from insurers. Ensure that the intended coverage is provided, all coverage, terms, conditions and other wording is complete and accurate, and in compliance with financial arrangements and administrative procedures acceptable to the City. Obtain revisions needed to achieve compliance with coverage request.

Marketing: Monitor expiration dates of policies and provide the City with written notification at least 180 days prior to expiration, including a description of information needed to process the renewal including updated applications. Assist the City in the following marketing activities:

- Underwriting information and gathering and organizing exposure and loss data for renewals of policies placed.
- Designing policies and programs most advantageous to the City for coverage of exposures, policy form, exclusions, deductibles, self- insured retentions, coordination with other policies, costs and other pertinent factors.
- Obtaining competitive quotations from available and responsible insurers & re-insurers.
- Procuring quotes at a minimum of 30 days prior to insurance policy expiration unless otherwise approved by the City.
- Providing the City with copies of declination letters and all premium quotations received with a summary of coverage explaining deficiencies or benefits of the quote compared to the recommended insurance program.

Claims: Assist the City staff, as necessary, with filing claims. Work with outside claims adjusters as necessary. Represent the interests of the City in policy interpretation and other negotiations with insurance carriers. Assist the City with review of claims reserves, and represent the City to the insurer with regard to requested explanation of reduction of reserve amounts. Follow-up with insurer as necessary until resolution of any reserve reduction requests are accomplished or until claim is closed. Provide annual summaries by policy year for each of the last five (5) years indicating total number of losses by type for each line of coverage and showing earned premium, incurred losses and loss ratio.

Contract Review: Review contracts and lease agreements as requested and notify the City whether the insurance programs of the City are in compliance with insurance requirements of contracts and/or agreement.

IV. QUALIFICATIONS SUBMISSIONS

Cover Letter

Each submission will have a cover letter on the letterhead of the organization submitting the qualification. The cover letter must briefly summarize the consultant's ability to provide the services specified in the RFQ. The cover letter shall be signed by a representative who has the legal capacity to enter the organization into a formal contract with the City of Oxford. **The Respondent should submit five (5) hardcopies of the proposal for review.**

Company Overview

1. Provide the legal name and address of the consultant and state of incorporation submitting the qualifications. Also identify all subcontractors or joint venture partners.
2. Provide an overview and history of your company. How long has the consultant been providing services to local governments?
3. Describe the organization and ownership. Include an organizational chart.
4. Describe your total organization, including any parent companies, subsidiaries, affiliates, and other related entities.
5. Describe the ownership structure of your organization, including any significant or controlling equity holders.
6. Describe any organizational changes such as divestitures, acquisitions, or spin-offs involving your insurance services business segments that have occurred in the last two (2) years or are anticipated in the future.

Public Entity Expertise

Describe your firm's background, experience, and exposure to companies/organizations similar to the City. Please describe your company's capabilities in governments/municipalities and the role of industry specialization in your client service model.

Service

Describe your client engagement platform. Describe your organization's customer service philosophy and describe how it is communicated and reinforced throughout the organization.

References

Provide an organization name, address, contact name, and contact telephone number for three (3) municipal clients of comparable size and scope of services that your company has been under contract with to provide consulting services for during the past five (5) years.

Compensation

Estimated total cost of annual Consulting Services in the form of a hourly rate and monthly not to exceed. Full disclosure of any income other than the fees paid by City that you expect to receive. See Appendix B for compensation estimate.

Consultant Qualifications

Each Consultant submitting qualification must carry the attached insurance coverage, See Exhibit A.

V. EVALUATION CRITERIA AND PROCEDURES

Respondent must provide five (5) copies of qualifications to be considered for review. Qualifications must be submitted to the City Clerk's office at 107 Courthouse Square, on or before Monday, October 1st at 2:00 pm. The evaluation selection committee will review submission based upon the following factors:

1. Is the respondent licensed in the state of Mississippi?
2. Does the respondent have an office in the State of Mississippi? Does the respondent have a local office?
3. Does the response provide a history and description of your firm. This includes the size (number of employees and revenues) and areas of specialization?
4. Does the response include a qualified principal or account person with five years of experience in commercial lines and risk management consulting with significant experience being with governmental entities?
5. Does the response include the names, addresses, individual contact name and telephone numbers of at least three (3) accounts the respondent consults. Preference is for other government clients of similar size and nature.
6. Does the firm provide financial stability documentation (e.g. balance sheets for the past two (2) years or other documentation)?
7. What is the respondent's understanding of the RFQ's scope of services, knowledge of applicable laws and regulations related to the scope of services.
8. Does the Respondent commit to consult at a fair and reasonable price?

After evaluation of the qualifications, the City may, at its sole discretion, conduct discussions with those Respondents whose qualifications seem worthy of consideration. At these discussions, respondents may have the opportunity to make verbal presentations regarding their organizations and the services they are prepared to render and to respond to any question(s) of the City. The City is not obligated to conduct discussions with respondents. In addition, the City may conduct negotiations for the purpose of obtaining best and final offers.

APPENDIX A

WORKERS COMPENSATION:

The Broker shall maintain in force Workers' Compensation coverage in accordance with the Statutory Requirements and Limits of the State of Mississippi and shall require all subcontractors to do likewise with MINIMUM LIMITS OF:

Employers Liability	\$100,000	Each Accident
	\$500,000	Disease – Policy Limit
	\$100,000	Disease – Each Employee

AUTOMOBILE LIABILITY:

Covering owned, non-owned and hired vehicles with MINIMUM LIMITS OF:

\$1,000,000	Each Occurrence – Combined Single Limits
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COMMERCIAL GENERAL LIABILITY:

Comprehensive General Liability Insurance, including Premises and Operations, Contractual Liability, Independent Contractor's Liability, and Broad Form Property Damage Liability coverage with MINIMUM LIMITS OF:

\$1,000,000	General Aggregate
\$1,000,000	Products & Completed Operations
\$1,000,000	Personal & Advertising
\$1,000,00	Each Occurrence (Bodily Injury & Property Damage)
\$50,000	Fire Damage any One Fire
\$5,000	Medical Expense any One Person

PROFESSIONAL LIABILITY:

The Consultant shall maintain such coverage for at least three (3) years from the termination or expiration of this agreement with MINIMUM LIMITS OF:

\$10,000,000	Each Claim / Aggregate
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PROPERTY INSURANCE:

The Consultant shall be responsible for maintaining any and all property insurance on their own equipment and shall require all subcontractors to do likewise. The Company shall require all subcontractors to carry insurance as outlined above, in case they are not protected by the policies carried by the Company. The Company is required to provide copies of the insurance policies upon request.

APPENDIX B

SIGNATURE PAGE FOR RESPONDENT and COMPENSATION

Legal Name and Address of Responding Organization:

By: _____

Phone: _____

E-mail: _____

Date: _____

Hourly fees of Principal: _____ USD

Total Estimated Monthly Hours based on services _____

Estimated Not to Exceed Monthly Price: _____ USD

The signatory above, being first duly sworn, certifies on behalf of the Responding Organization, that it has not, either directly or indirectly entered into any agreement or understanding, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in connection with this .

Sworn to and subscribed before me this _____ day of _____

Notary Public

My Commission expires: